

REMARKS

Claims 17-28 are pending in the above-identified application. Claims 17-28 were rejected. With this Amendment, claims 17, 21, and 25 were amended for cosmetic clarification. Accordingly, claims 17-28 are at issue in the above-identified application.

I. 35 U.S.C. § 103 Obviousness Rejection of Claims

Claims 17-28 were rejected under 35 U.S.C. § 103(a) as being unpatentable over Daley (U.S. Patent No. 5,878,141). Applicant respectfully traverses this rejection.

Attention is first directed to the rejection of independent Claim 25 as obvious over Daley. Amended Claim 25 recites a system for accounting for a fee concerning service provided to a user by a service provider to a user, comprising an accounting terminal for receiving from the service provider a charge collection request based on a service request sent from the user to the service provider. The accounting terminal informs the charge collection to the user based on the charge collection request received from the service provider. When an objection to the fee is received from the user, the accounting terminal verifies validity of the charge based on the service request and digital signature generated based on the service request.

Daley discloses a computerized, electronic purchase mediating system which includes a purchaser database having a list of purchasers and a merchant database having a list of merchants. The purchaser database stores information about each purchaser including a set of personal payment methods that the purchaser could use to purchase goods and/or services. Similarly, the merchant database stores information about each merchant including a set of accepted payment methods that the merchant would accept for sale of the goods and/or services. The purchase system also includes a processor coupled to the purchaser and merchant databases.

The processor receives a purchase request and accesses the merchant database according to a merchant identified in the purchase request to retrieve the set of accepted payment methods which corresponds to that merchant. The processor also accesses the purchaser database to retrieve the set of personal payment methods which corresponds to the identified purchaser. The processor then computes an intersection of these two sets to derive a common set of any available payment method that is both accepted by the merchant and can be used by the purchaser for purchase of the goods and/or services. The purchaser is presented with the purchase amount and the common set of available payment methods to choose a most preferred form of payment. Upon selection, the processor consummates the sale and signs a digital signature with the purchaser's permission via password verification to ensure for the merchant that a completed transaction has occurred. (*See Abstract*)

Contrary to the Examiner's statement, Applicant respectfully submits that Daley does not disclose or suggest an accounting terminal that receives from a service provider a charge collection request based on a service request sent from a user to the service provider, as required by claim 25. Additionally, Daley does not disclose or suggest an accounting terminal which verifies validity of the charge when an objection to the fee is received from the user as recited by Claim 25. Instead, Daley discloses a subscriber either canceling or confirming a purchase transaction, with the purchasing system attaching a digital signature of the purchaser to authorize the purchase after the purchaser confirms the purchase transaction. (See col. 13, lines 35-45). Therefore, Applicant respectfully submits that Claim 25 is allowable over Daley.

Similarly, dependent Claims 26-28 are also allowable over Daley by virtue of their respective dependencies on Claim 25.

For reasons similar to those discussed above with regard to Claim 25, it is respectfully submitted that independent Claims 17 and 21 are also allowable over Daley. Additionally, Claims 18-20 and 22-24, which depend, respectively, from Claims 17 and 21, are also allowable by virtue of their respective dependencies from allowable independent claims.

II. Conclusion

In view of the above amendments and remarks, Applicant submits that all claims are clearly allowable over the cited prior art, and respectfully requests early and favorable notification to that effect.

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Respectfully submitted,

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